

# ANNOUNCEMENT



Dear Clients,

- I. Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6., hereinafter: the Bank) discloses the following changes with effective date 2<sup>nd</sup> of June 2015 in the Lists of Conditions:

List of Conditions	Name of service	Modification
List of Conditions for Private Customers of the Bank	Standing order	The designation of the service from the 2 <sup>nd</sup> of June 2015: In-bank or bank-to-bank standing orders from HUF account to another customer's account
List of Conditions for Private Customers of the Bank- not available account packages	Standing order	The designation of the service from the 2 <sup>nd</sup> of June 2015: In-bank or bank-to-bank standing orders from HUF account to another customer's account
List of Conditions and Announcement – not available Premium Banking account packages	Standing order	The designation of the service from the 2 <sup>nd</sup> of June 2015: In-bank or bank-to-bank standing orders from HUF account to another customer's account
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Standing order	The designation of the service from the 2 <sup>nd</sup> of June 2015: In-bank or bank-to-bank standing orders from HUF account to another customer's account

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- II. Please be informed, that the Bank discloses the modification of the fees and designation listed below concerning the following services with effective date 2<sup>nd</sup> of June 2015:

List of Conditions	Name of service	Modification
List of Conditions for Private Customers of the Bank	Standing order of HUF transfer between customer's own accounts at the bank	Service is free of charges from the 2 <sup>nd</sup> of June 2015
List of Conditions for Private Customers of the Bank- not available account packages	Standing order of HUF transfer between customer's own accounts at the bank	Service is free of charges from the 2 <sup>nd</sup> of June 2015
List of Conditions and Announcement – not available Premium Banking account packages	Standing order of HUF transfer between customer's own accounts at the bank	Service is free of charges from the 2 <sup>nd</sup> of June 2015
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Standing order of HUF transfer between customer's own accounts at the bank	Service is free of charges from the 2 <sup>nd</sup> of June 2015

- III. Please be informed that the Bank discloses the following modification of denomination and references with effective date 2<sup>nd</sup> of June 2015

List of Conditions	Name of service	Modification
Special conditions for Egészség account package and Egészség loan	The denomination of the effective List of Conditions in the case of charges, fees and commissions which are not included in special list of conditions	As for the charges, fees and commissions pertaining to the Egészség account packages services not listed in this document, the conditions of „List of Conditions for Private Customers of the Bank- not available account packages” will apply

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List of Conditions	Name of service	Modification
Special Conditions for Haszonkötél account package	The denomination of the effective List of Conditions in the case of charges, fees and commissions which are not included in special list of conditions	As for the charges, fees and commissions pertaining to the Haszonkötél account packages services not listed in this document, the conditions of Nonstop+ account package will apply listed in „List of Conditions for Private Customers of the Bank- not available account packages”
List of Conditions for Private Customers of the Bank	lkon account package	The normal monthly account handling fee of Premium Banking lkon account is 4 000 HUF. It is debited on the account every month. 2 000 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month: at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month, or overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million. From the 1st of June 2015 handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day). The promotion is valid until recalled
List of Conditions and Announcement – not available Premium Banking account packages	Commission of in-bank payment order by SpectraNet Internet Banking/Mobile banking	The reference (footnote Nr. 14) concerning the services is modified, the actual reference (footnote Nr. 10.) is:  Normal fee is 0,2%, min. 150 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal..

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List of Conditions	Name of product	Modification
List of Conditions for Private Customers of the Bank	Ikon account package	<p>The normal monthly account handling fee of Premium Banking Ikon account is 4 000 HUF. It is debited on the account every month. 2 000 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month: at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month, or overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million.</p> <p>From the 1st of June 2015 handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day). The promotion is valid until recalled</p>
List of Conditions and Announcement – not available Premium Banking account packages	Commission of in-bank payment order by SpectraNet Internet Banking/Mobile banking	<p>The reference (footnote Nr. 14) concerning the services is modified, the actual reference (footnote Nr. 10.) is:</p> <p>Normal fee is 0,2%, min. 150 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal..</p>

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- IV. Please be informed the reference was cancelled in the following List of Conditions with effective date of 2<sup>nd</sup> of June 2015, because the fee is disclosed in „List of Conditions for Private Customers of the Bank”

List of Conditions	Name of service	Modification
List of Conditions and Announcement – not available Premium Banking account packages	Reference linked to the account handling fee of Ikon account package	The reference is cancelled, because this fee is disclosed in the List of Conditions for Private Customers of the Bank

- V. Please be informed that the Bank has cancelled fees and commissions concerning the services listed below with effective date of 2<sup>nd</sup> of June 2015, because these fees are disclosed in „List of Conditions for Private Customers of the Bank – not available account packages”

List of Conditions	Name of service	Modification
Special Conditions for „Haszonkocktél” account package	Direct debit and standing order	This special list of conditions does not include commissions of these services, because fees are disclosed in „List of Conditions for Private Customers of the Bank – not available account packages”
Special conditions for Egészség account package and Egészség loan	Direct debit and standing order	This special list of conditions does not include commissions of these services, because fees are disclosed in „List of Conditions for Private Customers of the Bank – not available account packages”

Budapest, 1<sup>st</sup> of June 2015

UniCredit Bank Hungary Zrt.